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ABSTRACT

This document, a curriculum guide focusing on both independent living skills and job readiness skills, is based on the experience of the Bilingual Vocational Education program in Virginia. The lessons are sequenced to increase in difficulty as students acquire more English skills, but individual units do not necessarily require competencies developed in preceding units. Each unit includes an objective, suggested procedures and materials, and a list of supplemental resources. Contents are as follows: (1) "Toto, We're Not in Kansas Anymore" -- what newly arrived teens want and need to know (school bus procedures, teen culture, cliques and gangs, setting goals); (2) "If You Don't Have It, Don't Spend It" -- money management (budgets, banking systems, consumer skills); (3) "Man Cannot Live by Rice Alone" -- nutrition (four food groups, meal preparation); (4) "Life's a Jungle" -- health and safety issues (securing health care, hazards and effects of drugs, alcohol, tobacco); (5) "From Football Player to President" -- employment in the United States (developing a career plan); (6) "Get to Work" -job search skills (locating employment prospects, job applications, resumes, business letters, interviews, paycheck math); (7) "Working Your Way Up the Ladder without Falling Off" -- job retention skills (employer/employee relations, co-worker relationships, customer/employee relationships); and (8) "Pooling Our Resources" -income tax. Appended are information and activities related to teaching students who are functionally illiterate in their native language, trust building, budgeting vocabulary and exercises, check writing, deposit slip practice, grocery shopping, job readiness, resume worksheet, interview tips, and classified ad abbreviations. (Contains 18 references.) (LB) (Adjunct ERIC Clearinghouse on Literacy Education)



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FACING THE WORLD

AN INDEPENDENT LIVING CURRICULUM FOR REFUGEE YOUTHS

Produced by the

Bilingual Vocational Educational Program of Catholic Charities of Richmond, Virginia

Mary Jo Bateman, Project Director

Deborah Pauley and Margaret Woods, Independent Living Instructors



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INTRODUCTION

In the fall of 1987, Catholic Charities of Richmond, Chesterfield County Schools and Henrico County Schools formed an educational partnership to provide a program of bilingual vocational education (BVE) to refugee teens, ages 15-21 in the public secondary schools of Chesterfield and Henrico Counties (VA). This independent living curriculum is only a part of the total BVE curriculum.

BILINGUAL VOCATIONAL EDUCATION

Bilingual Vocational Education is funded by a grant from the U.S. Department of Education - Office of Adult and Vocational Education to Catholic Charities of Richmond. Students are mainstreamed into vocational classes at Chesterfield Technical Center (Chesterfield County Public Schools) and Hermitage Technical Center (Henrico County Public Schools) with bilingual assistance provided by grant funds. English as a second language (ESL) classes, vocational ESL, and content ESL are provided by in-kind funds from each school system. Independent living instructors are hired by Catholic Charities with grant funds and spend an average of six hours per week with the students. DVE has served an average of 50 students per year since 1987.

INDEPENDENT LIVING CURRICULUM

The curriculum that follows is the result BVE's successes and failures in preparing refugee youths for life in the United States. Although we are dealing with a serious topic, we have tried to take a lighthearted approach in sharing our curriculum with our readers. In writing as "one teacher to another", we aspired to make our curriculum interesting reading.

Although these lessons have been sequenced to increase in difficulty as students acquire more English skills, individual units do not necessarily require competencies developed in preceding units. This makes it possible to provide instruction in the sequence that best suits your class.

Each unit includes an objective, suggested procedures and materials necessary for those procedures. We have also included a list of supplemental resources with each unit. Additional information regarding these resources can be found in the bibliography.

"Teaching Students who are Functionally Illiterate in their Native Language" and "Trust Building Activities" are intended to be read before using the curriculum. The appendix and bibliography contain resources and materials we have used and consider helpful in the teaching of independent living skills.

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<u>UNIT I</u> INDEPENDENT LIVING SKILLS



SECTION 1

"TOTO, WE'RE NOT IN KANSAS ANYMORE"
WHAT NEWLY ARRIVED TEENS WANT AND NEED TO KNOW



1.1 School Bus ESL

OBJECTIVE - Students will become familiar with words and phrases common to U.S. teens.

On the first pages of most ESL I texts, you'll find letters of the alphabet, English word sounds and simple words and phrases. A casual survey of refugee teens will tell you that "a trip to the grocery" is not what is foremost on their minds. The following strategies have been developed to assist newly arrived teens in their first weeks at an American high school.

MATERIALS AND RESOURCES

Former ESL students Native English-speaking teens Newspapers and magazines

PROCEDURES

- 1. Poll a group of former ESL students to determine vocabulary necessary for functioning among English-speaking teens. Be prepared for some "inappropriate" words or phrases. Repeat this process with a group of native English-speaking teens. Ask "What words and phrases are necessary to feel comfortable while walking down the hall of our school or riding a school bus?" Remember that we are addressing a subculture with its own dialect and pronunciation. If you teach your students to say "How are you doing?" they'll not understand "Ha ya doin?".
- 2. Using bilingual assistance, ask your newly arrived students for a list of phrases they need to know. ("I love you" is usually on the list!)
- 3. Have students make magazine and/or newspaper collages to identify important vocabulary.
- 4. Using the words and phrases from #2 and #3, make your own texts. Use illustrations whenever possible. Bilingual assistance is very helpful at this point. It is almost impossible to pantomime "What's shakin'?".
- Role-play hallway and school bus situations using vocabulary.
- 6. Assure students, through bilingual assistance, that as the year progresses they will have questions regarding words and phrases that they hear at school. Your class is a safe place to ask questions and get answers.



1.2 U.S. Teen Culture

OBJECTIVE - To familiarize students with social norms among their English-speaking peers as compared to those in their native country.

MATERIALS AND RESOURCES

Native U.S. teens TV, VCR and tape of typical family situation comedy

PROCEDURES

- 1. Invite the students to comment on their opinion of U.S. teenagers. List positive and negative prejudices.
- 2. Have students describe an average day in their home country. This is most effectively done through a bilingual aide because it allows the student more expression. Invite a native-U.S. teen to share an average day. Discuss the similarities and differences. Assure the students that one way of life is no "better" than another...just different.
- 3. Address the television and movie version of the U.S. teen because this is where most newly arrived teens get their information. Show a taped version of a typical situation comedy with a teenager as a part of the cast. Stop the tape every time the teen does or says something inconsistent with reality. (The pause button will be warm before the show's half over!)



1.3 Cliques and Gangs

OBJECTIVE - Newly arrived students will be able to list two personal needs that might seemingly be fulfilled by gang involvement. The students will also be able to list a healthy way of meeting each of those needs.

The number one problem among our newly arrived teens is probably gang involvement. Cliques and gangs aren't new. With every wave of immigrants there is a tendency to cluster for a sense of belonging and familiarity. Irish policemen and Chinese laundries are two examples of this type of behavior - the mafia is another.

Our Amerasian teens seem to be aching to "belong". This is hardly surprising since they have always felt like outsiders; first in Vietnam and now in the United States. I once heard an Amerasian girl say, "When I was in Vietnam, I looked like a duck while all around me were chickens. I came to the U.S. to be with other ducks, but I still sound like the chickens." Isn't it only natural that these young people would do almost anything to feel a sense of belonging?

The following activities are suggested to help these young people realize their needs and have those needs met appropriately before they find themselves in trouble.

PROCEDURES

- 1. <u>Identifying the Problem</u> (Bilingual Assistance Necessary)
 - A. Have students think of things that caused them pain in their native country. (DO NOT ask that the students write or discuss these issues at this time. It will be painful enough if you are successful in getting them to think about these things.) Emphasize the need for confidentiality in your classroom. Anything heard should not be repeated.
 - B. Direct students' thoughts to issues that have been painful for them since their arrival in the U.S.
 - C. On the board, list issues that cause conflict for teenagers in every culture. (problems with parents, problems with siblings, low self-esteem, no control over lives or future, a desire to be accepted, etc.) Help students to see that even though they have been torn between two cultures at a pivotal point in their lives and may feel the pain of these issues more intensely than other young people, these problems are a part of growing up. DO NOT trivialize their pain. Knowing that these issues are normal may help the students cope, but if they sense that you think their pain is "no big deal", you'll lose them.
- 2. <u>Identify Needs Met by Gang Involvement and Healthy Alternatives.</u>
 - A. Webster's dictionary defines a gang as "an organized group of criminals". Some of our students, especially the young men, see their gang as family. Discuss with the class their need to be their own best friend and the courage it takes to do what is best for oneself. Any person or group that causes you to be opposed to the law isn't good for you. A healthy family desires the best for you.



- B. On the board, list the needs that can be met by belonging to a gang. (the need to belong and be liked, the need for rebellion against authority, a desire for power or control, an outlet for anger.) Be sure to give your bilingual aides sufficient time to translate.
- C. Beside each of the needs listed in B, list a healthy alternative. Have the students help as you list these ideas. Alternatives listed may be; true friendship, having tastes in music and dress that differ from parental tastes, scholastic achievement, sports and hobbies, extracurricular activities at school (Begin an international students club!).

1.4 Setting Realistic Goals

OBJECTIVE - Students will understand the necessity of setting realistic goals and will participate in the setting and evaluation of one realistic goal for their first semester.

Many refugee youths find it difficult to set realistic goals for their future...why make plans for tomorrow if tomorrow may never come? But as the saying goes, "If you don't know where you're going, how will you know when you get there?"

Setting obtainable goals gives us a sense of control and achievement. It keeps us from feeling overwhelmed and giving up. Setting goals that are <u>not</u> realistic can cause a feeling of failure when these goals are not reached. When asked about their goals, refugee students often give answers such as "I want a million dollars and a Lamborghini". It's easy to see why these youths might give up!

In teaching goal setting behaviors, begin with short-term goals and work up to 5 year long-range plans.

PROCEDURES

- 1. Discuss the importance of setting obtainable goals (see above) using bilingual assistance. Compare living without goals to traveling without a map or being lost in the jungle.
- 2. Give examples of realistic goals (learn to drive a car, learn English) vs. unrealistic goals (become the richest person in the world, be a movie star)
- 3. Discuss the pain of setting unrealistic goals. Ask the students to ponder their goals for their life in the U.S. Are they realistic? If the students are willing, have them share some of their goals. If the goal seems unrealistic, gently explain that you know of very few people who have been able to achieve such a goal.
- 4. Instruct the students to determine a goal for the remainder of the school day. Give examples (e.g. I will learn the names of two people in my class. I will get all of my homework done). Is it realistic? Inform students that they will be given a chance tomorrow to share with the class whether or not their goal was achieved. On the following day let the students share their goal and the outcome. If their goal was not achieved discuss why. Was it realistic? Was it the student's fault that the goal was not achieved? What will be the student's goal for this new school day?
- 5. Repeat procedure #3 throughout the semester using longer and longer timeframes (one week, one month, the semester, the school year, five years from now, etc.) Of course you won't be able to share the outcomes of long-range planning but the students will begin to chart their course under your guidance.



SECTION 2

IF YOU DON'T HAVE IT, DON'T SPEND IT MONEY MANAGEMENT

2.1 Budgets

OBJECTIVE - Students will be able to prepare and balance a simple budget.

Many newly arrived ESL students, especially those from rural backgrounds, may have little or no experience with money management. Self-sufficiency and living off the land has its advantages, so it is easy to see how students with little consumer experience could find themselves confused or "in over their heads" when faced with our banking and credit systems. The following lesson plans are suggested to give your newly arrived students a foundation for dealing with money management issues.

MATERIALS AND RESOURCES

Teacher-made handouts providing practice in budgeting (see appendix)

PROCEDURES

- 1. Tell a story about a person (Fred?) who went into a store and saw so many things that he "couldn't live without" that he bought them all! (Use bilingual assistance if necessary, but this is fairly easy to "act out".) After the trip to the store, Fred got home to find his electricity bill and his telephone bill. BUT...Fred has already spent all of his money. He didn't plan ahead.
- 2. Help each student compile a list of things that they consider to be necessities. Give each student the opportunity to share their list with the class. Magazines and picture dictionaries can be useful if a student lacks the English vocabulary to share his/her list. Put items from the lists on the board. Are the things on the list necessary for survival? Divide the list into true needs vs. wants. Rank items on each list in order of importance.
- 3. Discuss the concept of bills. If your students have been in the U.S. for a few months this may be unnecessary. They may know what a bill is but not really understand the hows and whys of paying bills.
- 4. Using newspaper/magazine ads, catalogs and other price information, decide how much the items on the students' necessity list would cost. Divide the list into one-time vs. recurrent expenses.
- 5. Determine a mythical monthly income using minimum wage x a 40 hour week as a guide. Demonstrate on the board the process of subtracting the total expenditures in #2 from the monthly income. If your students have no math skills, demonstrate the procedure on a calculator.
- 6. Practice balancing budgets with teacher-made handouts or workbook sheets featuring fictitious incomes and expenditures. Divide expenditures into "wants" and "needs". This helps the students remember that there is a difference. Stress the importance of making sure that the amount of income always be greater than the amount of expenditures to allow for emergencies. (In most families there is always an emergency!)

SUPPLEMENTARY RESOURCES

Lifeskills LifeSchool



2.2 Understanding and Using the Banking System

ORIECTIVE - Students will demonstrate a rudimentary knowledge of the banking system, checking/saving accounts and check writing skills.

We have met very few refugee students or adults who are willing to trust their money to a bank. Considering the present times, this may be wise! The fact remains that some knowledge of banking is necessary for successful independent living in the United States. Use the following lesson plans to help your students plan for dealing with banks.

MATERIALS AND RESOURCES

A real, live banker Sample checks and ledgers (see appendix)

PROCEDURES

- 1. Discuss reasons why keeping your money in a bank is a good idea. (If it's stolen, it is insured. Lost checkbooks can be replaced, lost money can't. Saving accounts earn interest, mattresses don't. A check lost in the mail can be replaced, cash is gone forever.)
- 2. Invite someone from the banking profession to visit your class and answer questions about banks and how they operate. We are fortunate to have a former bilingual aide who is now a bank teller. Perhaps you have a banker in your community whose second language is English. If not, be sure to have bilingual assistance during this visit.
 - Before the visit, introduce essential banking vocabulary (e.g. deposit, withdrawal, teller, balance, etc.)
- 3. Discuss the procedure for opening a bank account (You must go in person. You must have proof of your identity. You will be told of different types of accounts, etc.) Role play opening an account with the teacher serving as the banker.
- 4. Take a trip to a bank. Make prior arrangements to have students open a mock account. Take a "behind the scenes" tour of the facility. (Vaults are very impressive.)
- 5. Practice check-writing skills using "fake checks" and teacher-made instructions (see appendix). Students will need to learn how to write numbers both in numerals and words.
- 6. Using a copy of a bank ledger and a teacher-made handout, practice balancing a checkbook. If students have no math skills, explain that every time they write a check they must:
 - (a) enter into a calculator the amount of money they presently have in their checking account,
 - (b) press the "-" symbol,
 - (c) enter the amount of the check.



(d) press the "=" symbol.

The result will be how much money they have left in their account.

- 7. It might be helpful to do some exercises using a calculator and play money to teach the students what "minus" and "-" actually mean.
 - (a) Give each student \$5.00/ Enter 5.00
 - (b) Take \$2.00 away from each student/ Enter "-", then 2.00. Explain that "-" means that the money has been spent or, for some other reason, is gone.
 - (c) Enter "=". Explain that the number shown on the calculator should match the number of dollars they have left.
 - (d) Repeat this exercise using different amounts of money. After the concept of subtraction is understood, begin using more complex problems (e.g. \$3.53 \$2.49)

SUPPLEMENTARY RESOURCES

Master Your Money: A Guide to Budgeting Banking Language LifeSchool



2.3 Consumer Skills

OBJECTIVE - Students will demonstrate an understanding of comparison shopping and ouving on credit

Impulse buying, comparison shopping and buying on credit are concepts which baffle many indigenous Americans. "I want what I want when I want it" is practically part of the Bill of Rights. Helping our new arrivals avoid the trap of immediate gratification isn't always easy, but we hope that the following strategies will be useful

MATERIALS AND RESOURCES

Sample receipts
Generic foods
Catalogs and sale brochures

PROCEDURES

1. Instruct the class to visualize the checkout line at any grocery or discount store in the United States. Without exception, the image is one of chewing gum, candy and magazines. Inform the class that these objects are placed at the checkout in order to entice us to buy them. (After all, how many of you actually plan to buy that Milky Way or National Enquirer?)

Most retail merchants count on impulse buying as they design their displays and arrange their merchandise. Have you ever noticed that cereals manufactured with children in mind (i.e. full of sugar) are placed on shelves that are on a child's eye level, while the more nutritious cereals are on the higher shelves? The newest fashions are in the store window to make us want them.

Students should be led to understand that merchandise should be bought because they need/want it and can afford it. If they are attracted to a "pricey" item, advise them to sleep on it before purchasing it. It's much better to wait a day or two than to be manipulated into buying something that you don't really need or want.

- 2. Practice reading sales receipts. "Dissect" actual receipts (or copies) into purchases, tax, amount tendered and change due. Explain that some cash registers automatically calculate change and some do not. (Questions regarding sales tax will be addressed in the unit on taxes.)
- 3. Purchase several generic food items and their brand name counterparts. Have a blindfold taste test. Do the generic items taste as good as the brand names? Discuss the price difference. Is the amount of money saved worth the difference in quality. (Generic corn chips are very economical. They are so bad that no one in the family will eat them, thus saving the cost of having to buy more!)
- 4. Using catalogs and advertisements practice comparison shopping. Explain that the same item may vary in price from one store to another. Discuss the value of "shopping around" for the best buy.
- 5. Lead a class discussion on the demon "buying on credit". Demonstrate the actual payback on an item purchased at 18% interest, the going rate for credit cards (e.g. a



\$500 item actually costs \$590 at 18%). Planning ahead to buy the same item by making regular deposits in a savings account will actually reduce the price through the accumulation of interest that the bank pays the saver.

SUPPLEMENTARY RESOURCES

<u>LifeSchool</u> <u>English for the World of Work</u>



SECTION 3

MAN CANNOT LIVE BY RICE ALONE NUTRITION



3.1 The Four Food Groups

OBJECTIVE - Students will be able to list five foods from each of the four food groups and plan three meals featuring at least one food from each group.

Many of our limited English proficient students have known what it is to really be hungry. Some have seen siblings or friends die from starvation. Our goal is to help these young people understand that just because their stomachs are full doesn't necessarily mean that they are giving their body what it needs.

MATERIALS AND RESOURCES

Cookbooks (Native Language and English) Pictures of Food from Magazines or Books Coupons

PROCEDURES

- 1. Introduce the four food groups: Milk, Meat (High Protein), Bread/Cereal and Fruit/Vegetable. Using pictures of different foods, classify each food. (A student once decided that a Snickers Bar was in the milk group...Remember that commercial?) Inform the class that a healthy diet includes foods from each group each day. (We once required students to learn how many servings from each group were necessary but that got a little too complicated.)
- 2. As a class, list foods from the students' native countries and classify them. This is an excellent time for a "tasting party". Allow students to bring a dish from their home country and create an international buffet. Make sure that there are foods from each group in the plan.
- 3. Use class participation to plan a menu which includes foods from each group. Students may come up with some weird combinations but representation from each food group is what is important.
- 4. The the nutrition unit to review budgeting and comparison shopping. Take a trip to the grocery store armed with a list, a budget, newspaper ads, and coupons (or copies). Guide the students while list making to include foods from each group. Discuss the economics of choosing macaroni and cheese over filet mignon.
- 5. Caution students concerning high fat foods. Although cheese is an excellent source of protein, much of it is high in fat. A <u>brief</u> discussion of heart disease is appropriate at this time. (e.g. Cholesterol is a sticky substance found in some foods. Your body turns fat into cholesterol. Cholesterol sticks to the insides of your arteries. The arteries become blocked. Result = heart attack or stroke.)

SUPPLEMENTARY RESOURCES

LifeSchool Lifeskills



3.2 Meal Preparation

OBJECTIVE - Students will be familiar enough with kitchen equipment to prepare simple, nutritious meals.

MATERIALS AND RESOURCES

Access to a kitchen or pictures of kitchen equipment (stove, refrigerator, mixer, measuring cup, etc.)

Simple, nutritious recipe along with ingredients and equipment required for preparation (Choose a recipe that allows for the maximum amount of experience with various kitchen tools and equipment while not becoming too confusing.) Be sure that the recipe will yield enough to serve you and each student.

PROCEDURES

- 1. Number each step of the recipe. Leave no operation un-numbered. "Add 1c. water" becomes (1) Take measuring cup. (2) Find the line that marks one cup. (3) Fill measuring cup with water up to the 1 cup mark. (4) Pour the water into the bowl.
- 2. Recognize that more is involved in meal preparation than meets the eye: following directions, sequential memory, measuring, addition/subtraction, etc. Before trying to prepare a recipe, walk the students through it step by step. Do not attempt to halve or double a recipe.
- 3. Allow sufficient time for meal preparation. It is important that student not feel rushed through this experience because "someone else needs the kitchen". They need time to process the information and determine if they have questions.
- 4. During preparation of the recipe, make sure each student has "hands on" time.



SECTION 4

LIFE'S A JUNGLE
HEALTH AND SAFETY ISSUES



4.1 Securing Healthcare

OBJECTIVE - Students will demonstrate a basic understanding of healthcare available to them and will be introduced to the concept of health insurance.

Our local newspaper recently ran an article on a Korean family who was facing bankruptcy because of hospital bills. The hospital stay was the result of injuries sustained during a robbery of their family owned store. The family didn't pay the bills because they didn't understand how they could be held accountable for something that was not their fault. Good question.

It is important that students be introduced to the U.S. healthcare system. There's no way they can be totally prepared for dealing with doctors, hospitals and insurance companies, but an introduction to the system should alleviate some of the mystery and help them to know what questions they will need to ask when the time comes.

MATERIALS AND RESOURCES

Phone Directory
Guest speaker from local health department
Health insurance policy

PROCEDURES

- 1. Discuss the differences between private and public healthcare. Public health services may be the best available resource for many of your students.
- 2. Secure a speaker from the local health department to speak to your class about available health services. As with any guest speaker, try to provide bilingual assistance. Many "outsiders" are unnerved when speaking to a group of limited English proficient students.
- 3. Use a telephone book to practice looking up important healthcare numbers. A brief discussion of doctors and their specialities is in order here. The yellow pages can be a scary place if you don't know what a otolaryngologist is or that doctors are listed under "physicians".
- 4. Discuss the procedures for dealing with medical problems (e.g. Do you go to the emergency room for a headache?...What if the headache is blinding and lasts for three days?) Cover which situations require a phone call to the doctor's office, a visit to the doctor's office or a trip to the emergency room.
- 5. Make copies of a sample health insurance policy. Students should realize that the language involved in insurance policies is difficult for EFLs (English as a FIRST language). Students should become familiar with the following terms: deductible, preexisting condition, premium, participating hospital/physician and covered expenses.

SUPPLEMENTARY RESOURCES

LifeSchool



4.2 Drugs, Alcohol and Tobacco

OBJECTIVE - Students will be able to identify the hazards and effects of drug, alcohol and tobacco use

This is a DIFFICULT unit to teach. There is already an atmosphere of "us against them" when it comes to adults and teens in the discussion of drugs and tobacco. They know what you're going to say before you say it. The trick is to say something different...or let them say it!

MATERIALS AND RESOURCES

Videos and texts on drugs/tobacco (No bellbottoms or other giveaways that would make the information appear outdated)

Guest speaker from police department or health department

Guest speaker who has "been there" with reference to drugs or alcohol. (Make sure the speaker understands what is appropriate in a classroom setting.)

PROCEDURES

- 1. Show a video on drug/alcohol or tobacco use that highlights the physical effects. As there are not, to our knowledge, such videos available on a ESL level, pause at frequent intervals to explain. DO NOT place yourself in the position of "wholesomeness advocate" during the viewing. Any of you who have tried to argue with a teenager from any culture know that it is fruitless. Let the students draw their own conclusions from the presentation.
- 2. Invite a speaker from the police department or health department to do a presentation for your class. The officer/nurse who is assigned this duty has usually been trained in speaking to youths about these very subjects.

Once again, remain neutral. Perhaps even create an air of mystery around your views on the subject. If asked what you think, delay comments at this point.

- 3. Do a matching exercise (see appendix) about the effects of drugs on the body/mind. Students may have a difficult time accepting the philosophy of the mind's being a part of the body and what affects the body may well affect the mind. Stay clinical in your approach. Do not preach.
- 4. By this time, students may be anxious to hear what you have to say on the topic of drugs/alcohol. Plan a whole class period around your sharing your thoughts with them. PLEASE...this is no time to be a buddy to your students. Their lives are at stake. If not from the abuse of the substance itself, then from the lifestyle that follows.
- 5. Separate your discussion of drugs/alcohol from your study of the effects of tobacco. Cigarettes are such a part of many cultures (Southeast Asia especially) that much of the information you introduce may be ignored. We made the mistake of coming down hard on tobacco use. The students, mostly Vietnamese and Cambodian young men, thought we were crazy.



Relate the following information to your students.

- a. Tobacco advertising is forbidden on U.S. television, but not in other countries. American tobacco companies make a great deal of money by convincing consumers in other countries that smoking is a good thing. Bring in several examples of cigarette advertisements from different print media. What do you see? Sex appeal, manliness, sophistication...What do these things have to do with inhaling smoke from a flaming leaf?
- b. There is no doubt that smoking affects your health. Don't preach, but show pictures or videos that concentrate on the physical effects of smoking.
- c. Give students hard, cold statistics on tobacco use and mortality rates. They may ignore it now, but come back to it later.



<u>UNIT II</u> JOB READINESS SKILLS





SECTION 5

FROM FOOTBALL PLAYER TO PRESIDENT EMPLOYMENT IN THE UNITED STATES



5.1 Employment in the United States

OBJECTIVE - Students will demonstrate, through class discussion and participation, an understanding of attitudes in the United States toward employment.

One of the first questions adults in the United States ask each other is "What do you do?" We judge others by the type of work that they do. We have a great deal of respect for someone who is a hard worker and little regard for some one who is constantly between jobs. This attitude is probably nothing new to your students.

There is also a prevailing opinion that someone who enters the workforce in a low level job can, if they apply themselves, work their way to the top of the ladder. "Working our way to the top" is part of the American dream. This may be new to your students. In many cultures, if your father is a carpenter you will begin your career as a carpenter and a carpenter you will stay. Evaluation and promotion are new concepts.

PROCEDURES

- 1. Using bilingual assistance, translate "success" into each student's language. Write "success" on the board. Ask the students to explain to you their definition of success. Explain that in the United States, success is often determined by the type of job one has.
- 2. For Discussion: Is the American view of success healthy? Are some jobs more worthwhile than others? There are some jobs which are viewed differently in different cultures (e.g. Bricklaying is considered a "low level" job in Vietnam but masons are well paid and considered craftsmen in the United States.)
- 3. Occasionally a refugee youth may be under the impression that the United States welfare system is an alternative to work. Discuss public assistance and the obligation of those of us who are able to support ourselves to do so. Explain that welfare funds are for persons who are unable to work.

SUPPLEMENTARY RESOURCES

Getting a Job Work in America



5.2 Developing a Career Plan

OBJECTIVE - Students will develop a tentative career plan based upon a understanding of their individual aptitudes and preferences, types of employment available in the United States, the current job market and future job market predictions,

As we discussed in Part IV of Section I - Independent Living Skills, setting realistic, obtainable goals is an important skill for LEP teens to learn and use. This section will introduce the concept of career choice and career planning. Stress that any plans made during this unit are tentative. That's the wonderful thing about plans they can (and should!) be changed as we receive new information.

MATERIALS AND RESOURCES

State Employment Agency
Dictionary of Occupational Titles
Occupational Outlook Handbook
Individual Notebooks with loose leaf paper
Vocational Evaluation Center

PROCEDURES

1. Secure pictures of workers in different types of jobs or an instrument such as the <u>Pictorial Inventory of Careers</u> to assist the students in evaluating what types of jobs appeal to them. Whether or not these jobs are realistic goals is unimportant at this point. You are trying to help your students determine, perhaps for the first time, what they would like to do with the rest of their lives. Include pictures of office workers, auto mechanics, computer technicians, landscapers, helping professions, carpenters, etc. Try to cover as many different work environments, settings, types of careers and ways of working as possible.

Let the students rank the jobs in order of appeal. Determine what it is about the pictures that they like (wearing a uniform, working in/outdoors, using one's hands, etc.). Repeat the procedure with the jobs that the students dislike.

Use the rankings mentioned above to begin an individual career notebook. The students will add to this notebook as they discover more about themselves and careers.

2. Do a self-evaluation of personal likes and dislikes that will affect employment (see appendix). Assure the students that no answer is better than any others. We are all different in our likes, dislikes, talents and aptitudes.

Point out how unpleasant is would be to be stuck in an office behind a desk all day if you are the type of person who enjoys being outside working with your hands. The prestige of a job is insignificant if you're miserable. Share any first hand experience you have had in working at a job you dislike.

Have each student make a list of employment related likes and dislikes and add this list to their notebook.

3. An important part of setting career goals is the ability to see oneself objectively. It is important for students to assess their personal strengths and weaknesses. State employment agencies are often willing to provide assistance in this area. Check with



area vocational/technical centers to obtain access to their vocational assessment center. Add these results to the career notebook.

Throughout this process maintain an environment that will enhance the students' self-esteem. Teens of any age are more apt to see their shortcomings than their gifts (Remember when you were 17?).

- 4. Arrange for a one-to-one conference with each student to discuss their self-assessment and their aptitudes, abilities and achievement as you have seen them presented in class. Use this time to guide each student toward a realistic career goal. A child who is possibly dyslexic doesn't have much future in data processing no matter how attractive the job may appear. Encourage the student to look at him/herself realistically but deal with strengths and talents before dealing with any problem areas.
- 5. The Occupational Outlook Handbook, a Department of Labor publication, gives the following information regarding occupations in the United States: nature of the work, working conditions, employment statistics, necessary qualifications, opportunities for advancement, job outlook, earnings, related occupations and sources of additional information.

<u>Dictionary of Occupational Titles</u>, another Department of Labor publication, lists over 20,000 very specific occupations and a brief descriptions of each. It is useful in showing students the enormous number of options they have when planning for their future.

Using one of the above publications (preferably the former), assist the students in choosing five occupations which match their interests, preferences and aptitudes. Instruct them to make step-by-step, year-by-year, long range plans which would enable them to obtain the required qualifications for each of the jobs (e.g. pass history, complete the eleventh grade, graduate from high school, etc.) Reinforce the idea that these are plans and plans should be tentative and flexible. Add these plans to the students' notebooks.

SUPPLEMENTARY RESOURCES

LifeSchool

The Jobs Book: How to Find and Keep a Job



SECTION 6

GET TO WORK

JOB SEARCH SKILLS



6.1 Locating Employment Prospects

OBJECTIVE -

Students will be able to locate the HELP WANTED section of a newspaper, demonstrate an understanding of alphabetical order, define common want-ad abbreviations and identify the proper steps to take in responding to a Help Wanted ad. Students will be able to name three other resources for locating job vacancies.

When we first began our independent living instruction we spent weeks on the classified ads. The boredom level in that classroom was practically lethal and mutiny was inevitable. The following unit is intended to give students the basic skills necessary to use the classified ads.

MATERIALS AND RESOURCES

Copies of Newspapers Phone Books Definitions of Classified Ad Abbreviations (see appendix) Exercises in Use of Alphabetical Order

PROCEDURES

1. Distribute newspapers to students. Students can share copies as long as each can see the fine print used in the classified ads. Using the table of contents found on the first page of most newspapers, locate the classifieds. Point out all of the wonderful things classifieds hold (items for sale, merchandise wanted, real estate, etc.)

Assist students in finding the "Help Wanted" section of the classifieds. Point out the different types of ads, the abbreviations and the fact that the ads are listed in alphabetical order.

- 2. Practice putting words into alphabetical order...but only long enough for the kids to get the general idea. The boredom factor for these types of activities is really high.
- 3. Distribute definitions of common help wanted abbreviations (see appendix). Instruct students to search the ads for examples of the abbreviations on the list. Choose an ad with several abbreviations and treat it as a puzzle for the kids to decipher. Your students will undoubtedly find many abbreviations that do not appear on the list. Assure them that people who are involved in those occupations understand what the abbreviations mean. Share with the class that questions about an ad can answered by a call to the state employment agency or the party who placed the ad.
- 4. Stress the importance of following the application procedure specified in the ad. As a class, discuss the steps one would take in making application to various ads. One ad may request a resumé, another might give a number to call. Explain briefly what a job application and a resumé are and inform the class that they will be learning about these things later.
- 5. Discuss with the class other ways of discovering job vacancies. The list should include signs in store windows, state and private employment agencies, visits to personnel offices, friends, and bulletin boards.



6.2 Job Applications

OBJECTIVE - Students will complete a personal information card(s) and be able to complete a simple job application.

Job applications come in all shapes and sizes. The objective of this unit is not to assure student proficiency in a three page Hewlett Packard engineer application, but to teach the students what an application is and to be prepared to answer some standard questions when they apply for a job.

MATERIALS AND RESOURCES

Copies of simple job applications (<u>LifeSchool</u>, <u>Janus Job Application File</u>, <u>English for the World of Work</u>)
Two 3x5 cards for each student
Clear "Contact" adhesive

PROCEDURES

1. Before beginning this unit, request each student to secure the information listed below. If students seem uncomfortable regarding any of this information, do not pressure them. Even students who are in the country legally are sometimes hesitant to discuss things which seem so personal. The class should be aware that this information will be required of them when they apply for a job.

Legal Name and Correct Spelling
Address
Telephone Number
Social Security Number
Educational History
Employment History
Names, Addresses, and Phone Numbers of Three Persons
Who Can Serve as References (No Relatives)

2. Distribute two 3x5 cards to each student. Have each student copy the information listed in procedure #1 onto the 3x5 cards. Cut clear "Contact" adhesive into 3 1/2" x 5 1/2" rectangles. Give each student two rectangles for each card and demonstrate how to laminate the card on both sides.

This personal information card is to be used in filling out job applications. Share with the students that a prospective employer will not be impressed if the job-seeker is unable to remember the addresses of his/her references or what years he/she attended which school.

This also provides a "cut and paste" activity to break up the boredom.

3. Using the personal information card created in #2, practice filling out sample job applications. Include applications which vary in style and information required. There are whole books written on this process...ignore them. Students tire of these activities very quickly (and who wouldn't?). Do not expect perfection. Don't even expect every student to be able to memorize their address. If the class learns the type of information required on a job application and understands that they can carry it with them on a 3x5 card your mission is complete.

If a student has difficulty reading, help them learn to match words. When they see



- $A\cdot D\cdot D\cdot R\cdot E\cdot S\cdot S$ on the application, they can learn to fill in the blank with what follows $A\cdot D\cdot D\cdot R\cdot E\cdot S\cdot S$ on their personal information card.
- 4. Let each student add the information from their personal information card to the their career notebook.

SUPPLEMENTARY RESOURCES

Job Application Language



6.3 Resumés

OBJECTIVE - Students will have an understanding of resumés and will complete a personal resumé in class.

Keep this unit simple. Students will probably have some confusion as to why resumés are necessary if an application has been completed. You may too! Behold, you are about to be enlightened.

A resumé gives you a chance to tell your prospective employer what you want them to know in the style of your choice. You can highlight what you consider desirable and completely ignore anything that you think might hurt your chances of getting the job.

MATERIALS AND RESOURCES

Résumé Worksheet
Sample Résumés (English for the World of Work, LifeSchool)
Computer Access
Personal Information Card Completed in Section IV, Part II - Job Applications
Career Notebook Begun in Section V, Part II - Developing a Career Plan

PROCEDURES

- 1. Give students sample resumés and explain their importance (see above)
- 2. Guide students on a trip through their career notebook with the goal of choosing characteristics they would like to share with prospective employers.
- 3. Assist the class in copying and arranging the information in #2 along with other information from their personal information card. List name, address and phone number at the top of the sheet. The position for which one is applying should determine other information you include and how it is arranged. McDonald's doesn't care if you speak French fluently but the United Nations does.
- 4. After each student completes her/his resumé, copy them using a data processing system. (One's name in **BOLD TYPE** is very impressive.) If a computer isn't available, a good old fashioned typewriter will do. When the resumé is complete have the students add it to their career notebook.

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6.4 Business Letters

OBJECTIVE - The student will write a simple business letter to accompany an employment application.

Some job readiness curricula go into great detail when dealing with business letters: block form, salutation, closing, etc. Our students don't need to know the correct terms. They need to know how to write an attractive letter to accompany a mailed job application. This knowledge will transfer to other business letters. As their English improves, their letterwriting skills will improve.

MATERIALS AND RESOURCES

Classified Ads
Sample Business Letters (Janus Job Application File, English for the World of Work
Computer or Typewriter

PROCEDURES

- 1. Explain the purpose of a business letter. It tells who you are, for which job you're applying and why the employer should hire you.
- 2. Distribute copies of sample business letters from the sources above or create your own. Discuss how the letter looks, where the names and addresses are placed and how the information is arranged.
- 3. Share the type of information one would convey in responding to an ad. See if the sample letters include this same information.
- 4. Choose several want ads and write mock business letters to accompany an application. Have one letter from each student typed or, if the student is able, have the student type the letter. Make note of how much better the letter looks when typed no matter how good one's handwriting is.
- 5. On the board, write a "form business letter" using a fill-in-the-blank motif similar to the partial sample below.

NAME OF EMPLOYER EMPLOYER'S STREET ADDRESS EMPLOYER'S CITY. STATE AND ZIP CODE

Dear NAME OF EMPLOYER:

I am writing in reference to your ad seeking a NAME OF JOB at NAME OF COMPANY....

Include this form letter in the students' career notebook.



6.5 Interviews

OBJECTIVE - Students will demonstrate appropriate interview behavior, response and dress

Those of us who work with students from "non-North American" cultures are familiar with the problems that they face in an interview situation. The most common example is eyecontact. In our culture, someone who doesn't look us in the eye might be considered untrustworthy while other cultures consider that type of behavior disrespectful.

MATERIALS AND RESOURCES

Video Camera

PROCEDURES

- 1. Share with your class that an interview is a meeting between a prospective employer and a job applicant. The interview is initiated by the employer and follows, in most cases, the submission of an application and resumé. The applicants with the best resumés and applications get the interviews.
- 2. Discuss the proper dress for an interview. This varies with the type of job. One would not wear a suit to a construction site, but short-shorts and a halter top would hardly be appropriate either. A rule of thumb is to wear the same attire one would wear in that particular job.
- 3. When teaching interview behavior, make a list of *interview do's and don'ts* (How do you spell do's? It isn't possessive. Dooz perhaps? English majors please respond.)

There are some obvious behaviors that must be included on the list: don't chew gum, do look the interviewer in the eye, don't ask a lot of questions regarding vacations and time off. Other additions will be generated by class discussion. Ask the class to share what they think are appropriate or inappropriate interview behaviors.

Some of the materials listed above go into great detail on proper interview behavior. In our opinion that only increases pupil apprehension. The interview process is scary for all of us and trying to remember 37 do's and don'ts only adds to the problem.

4. Do interview role-playing. Have the teacher serve as the interviewer and let the students take turns with mock interviews. After each student has a chance to be interviewed, let them take turns interviewing their classmates. Allow the class to critique each interview. Add new ideas to the do's and don'ts list. Students may choose to demonstrate what not to do during an interview. This is a lot of fun.

If you have access to a video camera, tape the interviews. Our classes have enjoyed doing this and critiquing their own performance.

As a teacher, take the lead in encouraging constructive criticism. Don't allow students to make attacks on one another. Make a rule that each negative comment must be accompanied by a positive comment.

SUPPLEMENTARY RESOURCES

LifeSchool E.S.L. for Action



6.6 Paycheck Math

OBJECTIVE - Students will be able to perform addition and subtraction calculations with monetary figures (using a calculator if necessary).

These lessons are included with job search skills in order to combine this instruction in with discussion on choosing a job that will meet your financial needs.

For students who have difficulty with basic math, teach using a calculator (see *Independent Living Skills*, 2.2 for exemplary calculator exercises). You are not a failure if your students must use a calculator to perform these functions. Math concepts are best learned at an early age. We're not saying that young adults with limited mathematical knowledge cannot be taught, but it is a long process. The one thing that we don't have with some of our students is time to spare.

MATERIALS AND RESOURCES

Definitions of paycheck terms Sample paychecks and stubs Calculator

PROCEDURES

1. Distribute copies of sample paychecks stubs and a list of definitions for paycheck terms (see appendix). Ask the class to tell you which figure shows the amount of money you can take home.

Address the issue of gross vs. net pay. Go over each item on the paycheck stub using the list of definitions. Share with the class that F.I.C.A. stands for Federal Insurance Contributions Act, the official name for social security. Not many Americans know what F.I.C.A stands for, but we know it is supposed to be on that paystub and we trust the system...usually. Your students need to understand exactly where the money goes when it is deducted from their hard earned pay. Explain that federal and state income tax deductions pay for public services (schools, fire department, etc.). This subject is covered more thoroughly in the unit on taxes.

- 2. Instruct the students to perform the necessary calculations to reduce the gross pay figure to the net pay figure. If students have difficulty choosing subtraction as the proper function, demonstrate on the board. Begin with the gross figure and "take away" each deduction one by one. Link the word "subtraction" and the "-" symbol with the idea of taking away or removing. As you take away each deduction on the board, lead the students in subtracting that figure using the calculator. (With the low price of small solar calculators, try to see that each student has his/her own to keep.)
- 3. Discuss hourly pay (e.g. If an employee earns \$5.00 per hour and works 8 hours a day, what is their gross pay for that day?). These calculations call for multiplication, but refer to multiplication as a quick type of addition. Add 5.00 to itself on the board eight times and reveal the correct answer. Then ask students to use 5.00, the "x" symbol on their calculator, enter 40 and then "=" (= is the answer key). Do they get the same answer as you did on the board...let's hope so.

Repeat the procedure using numerals other than 0 in the decimal places, continually explaining that multiplication is a quick way of adding a number to itself.

4. Practice is required to internalize these skills. Practice also quickly becomes boring for



both pupil and teacher. Try to liven up classroom activity while these skills are being mastered. Create humorous paychecks/stubs as a class using silly names or fantastic dollar amounts. (How much must you make an hour if you want to be a millionaire in one week...Kinda hard to do without division, but trial and error is good practice.)

5. You may be asking yourself why we are avoiding division. There is a very good reason. It is hard and time consuming. If you have a class that is able to grasp the concept and understand when to use it, go for it. Bring objects to class, have the class "divide" the objects into groups, then do the calculations.

While multiplication is simply fast addition, division is not fast subtraction. It is the process of breaking figures down into equal units. Introducing the concept and providing adequate practice for students with no math background takes weeks. If you are privileged enough to have the time, do it. It is important.

SUFPLEMENTARY RESOURCES

E.S.L. for Action <u>Lifeskills</u> Real Lift, ath Skills



SECTION 7

WORKING YOUR WAY UP THE LADDER WITHOUT FALLING OFF JOB RETENTION SKILLS



7.1 Employer/Employee Relationships

OBJECTIVE - The student will identify proper on-the-job behavior as it relates to employer/employee relationships. The student will also be able to discuss the concept of professionalism.

MATERIALS AND RESOURCES

Employer/Guest Speaker

PROCEDURES

- 1. Convey to the class Webster's definition of a professional as one who is "worthy of the high standards of a profession". Discuss the fact that maintaining a professional attitude is just as important at McDonald's as it is at A.T.& T. Many, many problems can be avoided if those with whom you work perceive you as a person who knows their job and is willing to do it well.
- 2. Share with your class the "subordinate" nature of an employee. It isn't pleasant to be considered inferior to anyone. This is a difficult pill to swallow, especially for a young adult male from an Asian or Hispanic culture that historically sees submission as a feminine attribute. You may be intellectually, physically and morally superior to your employer but he/she is in authority over you and that must be accepted and dealt with.
- 3. Inform the students that in beginning a job it is important to make sure that you have a good idea of what is expected of you. (What time does work begin? Whom do I call when I am sick? If I have a problem, to whom do I go?) You will, in this way, avoid the confrontation with your supervisor that occurs when company procedures are not being followed or employer expectations are not being met. Many places of employment have a personnel policies manual. If possible, obtain a copy.
- 4. Be busy! Employers don't like to see employees standing around with nothing to do"Time is money!" If you are through with your assignment look for something else that
 needs to be done. Your employer will notice and be pleased.
- 5. Following orders goes hand in hand with #1. Employers expect their employees to follow directions. A good employer will try to avoid speaking in the "command mode" but not all employers are good. Most of us have been forced to endure a "bossy boss" at one time or another.

Teach the class some techniques to use when they perceive their boss as pushing them around. Below you will find some suggestions, but it is by no means an exhaustive list.

- a. Breathe deeply and imagine the offensive words as floating in a fog. Remember the directions being given but allow the offensive words to "pass through you".
- b. Realize that your boss probably talks to all his/her employees in the same manner. Don't take your employer's lack of social skills personally.



- c. All of us must, occasionally, endure obnoxious people in many different relationships. If the situation gets unbearable, try to hang on until you find another job. Don't let your employer know you are looking for another job until you give your notice. Do what is in your own best interest. Although you may feel like walking out on a job when you've had all you think you can bear, it is probably in your best interest to wait until you have found another job.
- 6. Invite an employer to speak with your class about characteristics they deem important in an employee.

SUPPLEMENTARY RESOURCES

E.S.L. for Action Lifeskills



7.2 Relationships Between Coworkers

Getting along with other employees is almost as important as getting along with your boss. Employers don't like employees that they consider "troublemakers". Employees are a sort of family. We don't like all of our relatives, but we're stuck with them. The same goes with our coworkers. Below are some things that employees can do to maintain a good relationship with their coworkers.

MATERIALS AND RESOURCES

Non-native English Speaking Employee from a Large Office

PROCEDURES

- 1. Discuss the importance of being on friendly terms with other employees at your place of work. It pleases your employer, it gives you a pleasant workplace and it provides you with positive references when you choose to move on to another job.
- 2. The following techniques may help your students maintain a good relationship with their coworkers:
 - a. When altercations arise between you and a coworker, try to work them out together without bringing in your employer. You may have to bend a little (OH NO! NOT A COMPROMISE!), but you can do it.
 - b. If you cannot work through a problem with your coworker, it may be necessary to involve your boss. Stay calm. Do not accuse your coworker with harsh words. Discuss the matter with your employer in as pleasant a manner as possible.
 - c. Always maintain a professional attitude. Other workers may lie, yell, talk about you or expect you to do their work. Don't sink to their level. Calmly handle the problem if you can. If you cannot, calmly go through the proper channels.
- 3. Invite a guest speaker who works in a large office and must get along with many coworkers. The visit might be more effective if the speaker is from a country other than the U.S.

SUPPLEMENTARY RESOURCES

E.S.L. for Action Lifeskills



7.3 Customer/Employee Relationships

OBJECTIVE - Students will be able to discuss proper customer/employee relationships.

"The customer is always right." How many times have we heard that? Of course it isn't true, but there is truth in it. Use the following procedures to reinforce proper customer/employee relationships.

MATERIALS AND RESOURCES

Video Camera

PROCEDURES

- 1. Write "The customer is always right" on the board. Ask the class what it means. Do they agree with the statement? Why is it such a common English expression?
- 2. Point out to your students that companies which rely on customers would be out of business without those customers. As an employee who works with customers you have been given a great deal of responsibility. An employee may have to allow themselves to be treated badly by a customer for the sake of the company. People have a tendency to take out their frustrations on employees in customer service positions.

We are not suggesting that you allow yourself to be abused, only that you may have to be more tolerant in a service position than you would normally be.

3. Role play customer/employee situations. They can be positive or negative interchanges. Possible situations may include waiters/waitresses, mechanics, teachers, police or real estate agents. There are oodles (?) of careers that deal with the public.

If your class enjoyed video taping their mock interviews, use the same technique at this time. This can be great fun as students take turns being "difficult" or "long suffering".

SUPPLEMENTARY RESOURCES

May I Help You?



SECTION 8

POOLING OUR RESOURCES **INCOME TAX**



8.1 Introduction to Taxes

Everybody complains about income tax, but seeing those huge amounts disappear from your paycheck is a little easier to bear when you think about where it goes. This unit will demonstrate how to fill out a W4, a 1040 EZ form and introduce your students to the concept of taxes.

OBJECTIVES - Students will be able to list at least three types of tax and four ways in which tax monies are used. Students will demonstrate the ability to fill out W4 and 1040EZ tax forms.

MATERIALS AND RESOURCES

Sample Sales Receipts
Blank W4 Forms
Blank 1040 EZ forms
Fictitious or Altered W2 Forms
1040 EZ Federal Instruction Booklet

PROCEDURES

- 1. Lead the class in a discussion of taxes. Inform them that taxes are required by local, state and federal governments to pay for public services. List some of these services on the board (e.g. education, fire department, police, military, courts, agricultural assistance, aid to other countries). Ask the students if they can add to the list (refugee services, aid to low income families, job corps).
- 2. Distribute copies of sales receipts to the class. Ask them to identify the different parts of the receipt. Point out the added tax. Share with the students that this is (usually) a combination of state and local sales tax that is used to support services in the state and community. It is figured using a flat percentage.
- 3. Many of your students may be familiar with income tax. The subject was addressed briefly in the unit on paycheck math. Cover the following topics with the class:
 - a. Federal and state income taxes are not based on a flat percentage rate. There are many things taken into account when figuring an employee's tax bracket. These considerations will be addressed later when the W4 form is discussed.
 - b. F.I.C.A. stands for Federal Insurance Contributions Act, commonly known as Social Security. Explain that this is money that the government uses to care for people who are over age 65 or who can no longer care for themselves. It is not the same as putting money in a bank account and receiving it back when one reaches 65. The amount received may vary according to congressional decisions regarding the national economy.
 - c. Not every state has an income tax. If yours does, list the services that are supported by this tax (state highways, state government expenses, state parks, schools). Explain that federal income taxes support services for the entire country (military, national parks, government services, postal services, salaries of federal employees)



- 4. Pass out copies of a W4 form. Point out that this form tells your employer how much money to save for taxes out of your paycheck each payday. It will not change how much tax you have to pay on April 15, only how much is saved for you each week by your employer. (Note to instructor: It is acceptable to claim fewer or more than one's actual number of deductions on a W4 form in order to vary the total taken out each pay period. Make sure your students understand that it is NOT acceptable to "create dependents" on their income tax return.)
 - a. Explain that nobody really understands all of the English in a government form. What you want your class to learn is how to fill out the form. Discuss the vocabulary involved (e.g. dependent, single, exemption). As you go over the form, you will know what vocabulary explanation is necessary for your class.
 - b. Take each student individually and fill the form out with him/her according to their present situation.
 - c. Add this form to the student's career notebook. Instruct them to take it with them when they apply for a job.
- 5. Share with the students that the amount of income tax an employee owes and the amount deducted from a paycheck are seldom, if ever, the same. An income tax return form must be filed after January 1 and before April 15 in order to pay what the employee owes or to receive back from the government what was overpaid through paycheck deductions
- 6. Distribute copies of fake or altered W2 forms and blank 1040 EZ income tax return forms. Explain that W2 forms tell how much money your employer took out of your paycheck and gave to the government. The 1040EZ form finds out how much you owe or get back. DON'T PANIC!! This is actually very EZ if you follow directions and think logically. You will need the instruction booklet for the 1040 EZ form. Line by line, use the W2 form to fill out the 1040 EZ. Don't get ahead of yourself and don't try to explain all of the "whys" behind the calculations. Teach the class to follow the instructions.

Caution the class to pay attention to the commas and decimal points in the entry column and explain that anything after the comma refers to cents. Use a calculator to perform the mathematical functions if necessary.

- 7. Make each student a copy of the tax table from the instruction booklet for line #9. Show them the booklet page so that they will know where to look for the table when they are doing this "for real". If your students are not familiar with using a table, walk them through it step by step until you have the figure for line #9.
- 8. Discuss lines #10 and #11 with the class and explain them thoroughly. Stress the importance of telling the truth on their income tax return. The Internal Revenue Service knows how much they have paid through deductions and they can find out how many legitimate deductions an individual actually has. Explain that it is a federal offense to submit fraudulent income tax returns.

SUPPLEMENTARY RESOURCES

Lifeskills



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APPENDIX



TEACHING STUDENTS WHO ARE FUNCTIONALLY ILLITERATE IN THEIR NATIVE LANGUAGE

In our program we are seeing more and more refugee students whose education in their native language is extremely limited or even nonexistent. Most of our information regarding these students comes from first-hand experience, not empirical research. We have seen what works (or, to be more exact, what doesn't) with this group of students and have learned from our mistakes.

LEARNING TO LEARN

"Learning to learn" is a phrase common among ESL teachers as they work with students who have had little or no formal education in their native countries. During those first few years of school we learn more than the alphabet and simple math. We learn how to learn in a school environment.

Up until the time a child enters school, most of his/her learning is trial and error, or observation. We don't sit our children down, demonstrate the process of walking on two legs, explain how much more efficient walking is than crawling, etc. Kids look around, see other people walking and decide that it looks like a pretty good idea. Parents may assume the role of teacher when they instruct their children in proper behavior or family rules, but certainly never for six hours a day, five days a week.

Put yourself in the student's place. Imagine what school must be like for a 16 year old young man who has never had to sit in a classroom, has never had to submit to a teacher as an authority and has managed to survive quite well without knowing any of the things we are now telling him are so important. Judging by the reactions of such students, school at first seems rather silly and childish. As the year progresses and the student has more and more confrontations with authority, school is equated with prison and becomes intolerable. These refugee youths know how to deal with intolerable situations...escape.

The "pre-school" students in our program begin the year wanting an education. Education seems to equal worth - in their eyes, the eyes of the refugee community and, if we are to be honest, the eyes of U.S. society. These young people have no way of knowing how frustrating the process will be. They don't realize that their friend who began the year with no English skills, but who finished eight years of school in Vietnam, will progress twice as quickly as they.

So...What do we do? We certainly can't go back in time and give these kids what they needed when they needed it. We can't change the past. We can change the way we deal with these students beginning on the first day of school.

STRATEGIES

I. Limit Initial Frustrations

The first day of school is scary for anyone...remember? As teachers, we are responsible for eliminating as much of that fear as possible.

A. Secure Bilingual Assistance

I know, I know. "Students learn the language so much faster when they have to figure things out for themselves" Students will have less school related anxiety; however, if they know that there is someone at school who understands them. In our program we deal with teens who do not have a great deal of time to be in school or patience. In teaching independent living skills it may take weeks for students to decipher a term or idea that could be interpreted in minutes. Save immersion techniques for E.S.L. class.



If your school system cannot afford to hire a bilingual worker, check with former students or members of the refugee community for someone who is willing to donate an hour or two each day for the first week of school. It isn't necessary to have bilingual assistance for the entire school day. An hour or two is sufficient.

B. Shorten the "Do and Don'ts" List

A teacher's first inclination with "un-schooled" kids might be to dispense a long list of rules to help them know what is and is not acceptable in-school behavior. Wrong answer.

The more rules you impose on students who are used to autonomy, the greater the likelihood of mutiny. A few rules are necessary, but explain the "why" behind the rule. Refer to the rules as guidelines. Teach your bilingual assistant to communicate the guidelines in a caring manner and to explain their necessity.

Assume (or act as if you do) that the students will abide by the guidelines. Lengthy discussions of punishments to come suggests that you expect the rules to be broken. Briefly discuss the consequences of improper behavior.

Remember that <u>all of us</u> tend to behave as children if we are treated as children. We usually try to live up to the expectations of those who are important to us. You will begin the year as a very important person to these students - their first teacher. You can build upon that or lose it very quickly.

C. Keep a "Sesame Street" Mentality

I have an assignment for you. Watch a complete episode of "Sesame Street" - not as an educator, but as a student who has never experienced school. "Sesame Street" entertains, but it also painlessly teaches the same basic concepts that you will be teaching un-schooled kids. Learning cannot always be fun, but it doesn't have to hurt.

Our attention span lengthens as we progress through school. Year after year concepts require more and more study and concentration. Treat your un-schooled students as adults but don't give them any more to swallow at a time than you would a five year old child.

D. Make It Exciting

Students who are not used to school are quickly bored with day to day routine. Do as much as you can to keep some excitement in the classroom. Vary teaching strategies, play games, plan surprises of any kind. As much as possible, maintain an air of expectancy in your classroom.

Our students have a tendency to "create their own excitement" when they become bored (e.g. skip class, get suspended, start a fight).

II. Talk With Your Supervisors

A lot of conflict can be eliminated if your supervisors understand your strategy for dealing with un-schooled ESL students. Many administrators, in the interest of fairness, contend that school rules must apply to everyone equally. That is fair... if everyone is equal.



Share with your supervisors that it is in the best interest of these children to be flexible, both with rules and consequences. There cannot be a flagrant disregard of rules where safety or the wellbeing of other students is concerned but flexibility in dealing with minor infractions is essential if these students are going to be reached.

Our most difficult "rule problem" is smoking. It is against the law in Virginia (whose #1 crop is tobacco) for students to smoke on school grounds. Our administrators cannot legally allow our students to smoke. They have, however, been flexible when meting out punishment.

III. Don't Get Burned Out

Teaching un-schooled students is hard work. They require a lot of work and worry. You may long for a class full of "good old fashioned kids".

Protect yourself from burn-out. You can't give to your kids if you have nothing left to give. Plan a Friday, at least once a month, when you do what you want to do. Have a "study hall day" for your class. It may look like a wasted day as far as instruction goes, but your class will benefit in the long run because you are refreshed.

TRUST BUILDING ACTIVITIES

Teenagers, as a rule, are hesitant to trust others...whether they be adults or peers. Combine this state of limbo we call the teens with the turbulent past of most refugees in this age group and you could have, to put it mildly, a mess. Self-sufficiency and a general mistrust of others is what may have kept many of these students alive in their home country. Neither are easily given up.

Positive peer and adult relationships are important to refugee teens in a U.S. high school setting. They are the best hope in fighting gang involvement, runaways and pregnancy - the three snares that seem to catch so many of these youths.

The BVE staff has listened and learned from several other drop-out prevention programs. The trust-building activities we suggest may seem childish or even bizarre but they work. The activities will be more readily accepted if they are begun early in the school year when everything seems a bit peculiar.

Be careful not to overdose the kids on trust-builders. There can be too much of a good thing. Overdoing it is easy to do since these activities are fun and relaxing. There can be a problem with getting the students "back to work" if they see trust-builders as playtime instead of as a part of the overall curriculum. This is especially true for students who have limited or no educational experience and are not sure of what to expect from school. The activities listed below are not intended to be a unit in the independent living curriculum. They are to be worked in and repeated over the course of the class as an on-going part of building self-esteem and a sense of community.

The BVE staff is grateful to the staff of the Community Career Centers of Baltimore County Schools (Md) who took us out into the woods and <u>made</u> us have a wonderful time learning to trust through the following activities.

SAMPLE TRUST-BUILDING ACTIVITIES

I. Lean On Me

Have students form a circle composed of not more than eight and not less than five people. The members of the circle should be standing very close together (and I mean VERY CLOSE...you'll see why in a moment).

One person, henceforth known as "It", stands in the middle of the circle, eyes closed, knees stiff and hands folded across his/her chest. "It" is going to fall, stiff kneed, into the arms of the members of the circle. Members of the circle, hands up in front of their chest, arms bent at the elbow, will pass "It" gently around the circle (gently = key word) from one member's hands to another.

In order to be a supportive team (literally!) the members of the circle should stand shoulder to shoulder, arms and hands ready to catch "It". It just wouldn't do to lose someone in the crack while we're trying to build trust. It is also important that "It" remain stiff-kneed, with eyes closed and arm crossed.

It may be necessary for you to be the first "It". (You won't?...Come on now. If you don't trust them, why should you expect them to trust you or each other?) Encourage each student to take a turn at being "It", but don't insist. This is especially important the first time the activity is used. Forcing students into an uncomfortable situation may label you as untrustworthy in her/his eyes.

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II. Elbow Tag

This is a large group activity. Participants stand in pairs in a circle, their arms linked at the elbow with a partner. The partner can be chosen by you or by the participant. Again, as with the previous activity there is an "It".

"It" stands alone in the center of the circle. At the cue to begin, "It" runs, frantically to one of the linked pairs and links up forming a chain of three. Chains of three are not allowed! The other end of the chain is now "It" and quickly runs to link up with another pair making it a chain of three and creating another "It". The object of the activity, besides building trust, is not to be "It" at the end of a given time period (usually one or two minutes). Frenzy and speed are important to this activity, as are a lot of falling down and giggling.

You may ask "What does this have to do with trust?". And, since you may ask, we'd best enlighten...During the course of this activity, participants, in their race to link up, will be laughing, yelling, and touching each other. A friendly touch is a precious thing. It inherently builds a closeness between those involved. An activity such as this helps to break down the walls that all of us build to protect ourselves from others.

III. Rope Course

This exercise requires an instructor who has been trained in challenge rope course activities. It has been successfully used with students who are at-risk due to low self-esteem and/or lack of family support and its accompanying sense of community.

The students are asked to trust one another as they climb, descend and "dangle". The amount of self confidence a child can obtain from being trusted by one of his/her peers is unbelievable. I observed one of these activities in gymnasium of the Rosedale Community Career Center of the Baltimore (Md.) County Schools, a center for the most at-risk of at-risk kids. Three teens were involved in the activity while others were watching. One girl was at the top of a ladder. A rope threaded through an "O-ring" at the top of the gym was secured to her waist. Two young men were holding the other end of the rope. The girl was being asked to step off the ladder and allow the boys to lower her safely to the ground. (Bear in mind that these children I was observing were not the class president, president of student council and a cheerleader. Most of these kids have already dropped out or been kicked out of their high schools and the Career Center is their last hope.)

The young lady said "I can't. I'm scared." These two, tough, rough looking guys gently said, "Sure you can. We've got you. Trust us." She did. The on-lookers cheered. What a good feeling it must have been for all concerned - to trust and to be trusted...perhaps for the first time in their lives.

These are just a few sample activities. Use your imagination and your knowledge of your students to create more. Weave them through your curriculum and observe what a change they make in the precious resources you call your pupils.



BUDGETING VOCABULARY AND EXERCISES

FILL IN THE BLANK

1. A budget is a for spending money.
2. Some people are spenders, while others are spenders.
3. People with the same amount of income will probably have budgets.
4. In spending "extra' money, you must decide what things are to you.
5. To find your yearly income, multiply your income by 12 or multiply your income by 52.
6. Expenses that are the same each month are called expenses. (car payment, rent)
7. Expenses that change in amount from month to month are called expenses. (telephone bill, groceries)
8. You should money each month for yearly expenses.
9. In making a budget, you must decide which things you and which things you want.
10. You should keep of how you spend your money.
ANSWERS - 1/plan, 2/fast, slow, 3/different, 4/important, 5/monthly, weekly, 6/fixed, 7/variable, 8/save, 9/need, 10/records

BUDGETING PRACTICE

On the following page is a list of Tony's monthly expenses for January, February and March. There is also a list of bills he expects later in the year. Use this information to make a monthly budget for Tony. His yearly income is \$8,320.00.



Туре		Amount Spent	
of Expense	January	February	March
Rent	\$155.00	\$155.00	\$155.00
Car Payment	\$82.00	\$82.00	\$82.00
Loan Payment	\$15.00	\$15.00	\$15.00
Utilities	\$33.00	\$27.00	\$20.00
Food	\$126.00	\$137.00	\$110.00
Car Expenses	\$61.00	\$36.00	\$44.00
Clothing and Laundry	\$5.00	\$5.00	\$48.00
Entertainment	\$15.00	\$45.00	\$30.00
Doctor Bills	\$0.00	\$0.00	\$18.00
Repairs	\$0.00	\$20.00	\$0.00
Emergencies	\$13.00	\$5.00	\$20.00

Expected Expenses - Car Insurance \$240.00/due in December Vacation \$200/July

QUESTIONS TO BE ANSWERED DURING BUDGETING PRACTICE

How much should Tony save each month for expected expenses?

How can Tony find an average for variable monthly expenses?

Are the expenses in the exercise wants or needs?

Is the amount of Tony's income realistic?

Are the expense amounts in the exercise realistic?



BANKING VOCABULARY

Balance - (noun) The amount of money in your checking or savings account or (verb) To make sure that your register matches your statement

Bank - The office of a banking company that holds your money for you

Checkbook - A book of blank (unused) checks

Checking Account - An agreement between you and your bank. Your bank agrees to hold your money and to give the correct amount to someone when you write a check.

Deduct - To remove or take away (subtract "-")

Deposit - To put money into a bank account (add "+")

Interest - Money that the bank pays you for having an account (Not all accounts earn interest)

Joint Checking Account - Two people can write checks using this account

Minimum Balance - The smallest amount of money allowed in an account (Not all accounts have a minimum balance)

Savings Account - A bank account set up to save money. You cannot write checks on a savings account. You must go to the bank and ask for your savings.

Service Charge - A small amount of money that the bank charges each month for your account (Not all accounts have a service charge)

Signature - Your name written in cursive

Stub or Register - Your record of the checks you have written

Withdraw - To take money out of a bank account

Vault - A large, safe, locked room where a bank keeps money



CHECKWRITING PRACTICE

With the information that follows, write each check, record the amount in the register and find the balance. Use today's date and your signature. (Blank checks, checks with stubs, deposit slips and registers can be found in the appendix.)

BEGINNING BALANCE - \$542.67

- 1. \$89.54 check to "Sharon's Foods" for groceries
- 2. \$8.14 check to "Music Market" for a music tape
- 3. \$180.00 check to "Karl's Cars" for car payment
- 4. \$37.51 check to "Edison Electric" for electric bill
- 5. Deposit your paycheck of \$215.00.
- 6. Deduct \$20.00 for a withdrawal from an automatic teller machine.

DEPOSIT SLIP PRACTICE

Fill out deposit slips with the information that follows. Record the deposits in a register and add the amount to your balance. Use today's date and your signature.

BEGINNING BALANCE - \$146.92

- 1. Deposit a check for \$95.00 into your account.
- 2. Deposit \$15.50 in cash (currency and coins) into your account.
- 3. Deposit a check for \$138.69 into your account. Receive \$25.00 back in cash.



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GROCERY SHOPPING ACTIVITY

Match the words below with their correct definition by writing the letter beside the term in the blank beside its definition.

A. Unit Price	F. Generic Brand
B. Freshness Date	G. Grocery List
C. Impulse D. Coupon	H. Sale Item I. Store Brand
E. Comparison Shopping	J. Convenience Store
1. A sudden, unplanned action or thou	ght
2. An object priced lower than usual	
3. A slip of paper that lowers the price	e of an item
4. Price per pound, ounce, quart, etc.	
5. A small store, usually open 24 hour store at higher prices	rs a day, which sells fewer items than a grocery
6. The last day that an item should be	eaten or used
7. Writing down the things you need t	pefore you shop
8. Items in "plain wrap" packaging	,
9. A brand found only at one chain of	stores
10. Looking at different types and bran	nds of an item before making a purchase
ANSWERS - 1/C, 2/H, 3/D, 4/A, 5/J, 6/H	3, 7/G, 8/F, 9/I, 10/E



X

JOB READINESS ACTIVITIES

I. JOB APPLICATION SPELLING LIST

first	city	weight phone	age
last	state		social security
name	birth	color	marital status
middle	height	eyes	single
street	date	hair	experience

II. CLASSIFIED ADS FILL-IN-THE-BLANK

Read the following help wanted ads. Answer questions 1-5 by writing "A" or "B" in the blank beside the question.

В
Sales Trainee-Large toy
co. Apply in person.
Better Toys, 1120 Market

1.	Which job is part-time? (not all d	ay)
 2.	Which ad does not say anything a	bout pay?
3.	Which ad gives an address to visi	.t?
 4.	. Which ad names a company?	
5.	. Which ad tells what time to call?	

III. INTERVIEW TRUE/FALSE

Circle T beside sentences that are true. Circle F beside sentences that are false.

- 1. T F A job interview is a talk between you and the person in charge of hiring.
- 2. T F A bad interview does not matter as long as you are the most experienced person applying for the job.
- 3. T F The interviewer learns a lot about you by the way you act
- 4. T F Never look at your interviewer's eyes.

IV. PAYCHECK FILL-IN-THE-BLANK

1. The smallest amount a company can pay an hour is called ______.



Below is the stub from Nhung's paycheck. Use it to answer questions 2-5.

Gross Salary	Net Salary
\$150.00	\$113.00
Federal Tax	State Tax
\$20.00	\$5.00
FICA	Union Dues
\$10.00	\$2.00

How much does Nhung earn per	r day	period?	
--	-------	---------	--

5. *BONUS QUESTION* If Nhung gets a paycheck each Friday, and works 20 hours each week, how much does she get paid per hour?

V. JOB RETENTION TRUE/FALSE

Circle T beside each true sentence and F beside each false sentence.

- 1. T F You should never admit that you made a mistake.
- T F It is okay to tell your supervisor that you don't understand.
 T F If you finish what your boss told you to do, it is okay to take a break until the boss tells you to do something else.
- 4. T F You can get fired for being impolite.
- 5. T F If you are late for work, try to sneak in quietly.

ANSWERS

II. - 1/A, 2/B, 3/B, 4/B, 5/A

III. - 1/T, 2/F, 3/T, 4/F

IV. - 1/minimum wage, 2/\$150.00, 3/\$37.00, 4/\$113.00

V. - 1/F, 2/T, 3/F, 4/T, 5/F



^{3.} How much was deducted from her paycheck?

^{4.} How much is Nhung's take-home pay?

RESUME WORKSHEET

PERSONAL INFORMATION NAME: first middle initial last ADDRESS: state zip code city TELEPHONE:(_____) ___number SOCIAL SECURITY NUMBER: ____-**EDUCATION AND TRAINING** A. SCHOOLS ATTENDED High School: name of high school Dates of Attendance : from ______ to______ month/year ______ to_______ Address of High School _______number street city state zip code Vocational/Technical School or Training: name of vocational or technical school Dates of Attendance: from ______ to _____ to _____ month/year Address of Vocational/Technical School number street city state zip code



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Course of vocational or technical study	
B. DIPLOMA OR CERTIFICATE	
When did you receive your high school diploma and/or vocational certificate? I are still in school, when do you plan to receive your diploma or certificate?	lf you
month year	
C. ACTIVITIES, AWARDS, SPECIAL ACHIEVEMENTS	
WORK EXPERIENCE	
(List most recent job first and first job last.)	
1. Employer	
Address of Employernumber street	
city state zip code	
Duties	
Dates Employed: fromto	
2. Employer	
Address of Employernumber street	
city state zip code	
Duties	



Dates Employed, Ho	111	^{เบ}
	month/year	month/year
3. Employer		
nun	nber street	
city	state	zip code
Duties		
Duties		
Dates Employed: fro		to
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VOLUNTEER AND COM	MINITY EYBI	FRIENCE
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1. Name of Activity:		
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2. Name of Activity:		
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Duties or Responsibilities		
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HOBBIES AND OTHER INTERESTS

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. Description			
REFERENCES			
. Name	 		
Relationship			
Address			
city	 	state	zip code
. Name	 		
Relationship			
Address			
city		state	zip code
. Name			,
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city		state	zip code



INTERVIEW TIPS

Things to take with you to an interview

- 1. paper and pen
- 2. personal information sheet
- 3. resumé
- 4. copy of diploma or certificate
- 5. driver's license and social security card
- 6. I-94 card
- 7. green card or work permit
- 8. names, addresses and phone numbers of references
- 9. a list of questions you have about the job

Do and Don't List

- 1. Do get a good night's rest before your interview.
- 2. Do introduce yourself and shake hands with the interviewer.
- 3. Do look your interviewer in the eye, smile and be polite.
- 4. Don't be seated until your interviewer begins to sit.
- 5. Don't smoke or chew gum.
- 6. Do answer every question honestly.
- 7. Do remember that every question is important and think about your answers.
- 8. Don't ask a lot of questions about pay, vacation and holidays.
- 9. Do be willing to work overtime, nights or weekends.
- 10. Don't mumble. Speak up and don't worry about your accent.
- 11. Do take a bath and dress nicely, but don't wear a lot of jewelry.
- 12. Don't talk about your personal problems.
- 13. Don't take anyone with you to the interview.
- 14. Do be on time.
- 15. Do send a letter of appreciation after the interview and call after a few days to see if the job has been filled.



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CLASSIFIED AD ABBREVIATIONS

agcy. = agency

appl. = apply

appt. = appointment

asst. = assistant

avail. = available

ben. = benefits

bet. = between

bus. = business

co. = company

coll. = college

dept. = department

exec. = executive

exp. = experience

f = female

FT = full time

govt. = government

hr. = hour

h.s. = high school

immed. = immediately

incl. = included

lic. = license

m = male

min. = minimum

mo. = monthly

nec. = necessary

ofc. = office

pd. = paid

pos. = position

PT = part time

qual. = qualified

ref. = references

req. = required

sal. = salary

sec. = secretary

temp. = temporary

typ. = typing

w/ = with

wk. = week

wkdy. = weekday

wknds. = weekends

yr. = year

yrs. = years

